

Exhibit 5



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JAMIE S. BRODSKY
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November 8, 2019

Via FedEx Overnight Mail and Regular Mail

DLG Medical Sales, Inc.
11524 Providence Road Suite 211C
Charlotte, NC 28277

Kotto Yaphet Paul
15409 Brem Lane
Charlotte, North Carolina 28277

Re: Payment Default

Dear Mr. Paul:

Stoll Keenon Ogden PLLC represents Fifth Third Bank (the "Bank") in connection with a loan made by the Bank in favor of DLG Medical Sales, Inc. (the "Borrower"), which loan is made pursuant to that certain Term Note made by the Borrower in favor of the Bank dated effective as of March 7, 2018 in the principal amount of \$386,580.86 (as amended and/or renewed from time to time, the "Note") and which loan is guaranteed by Kotto Yaphet Paul (the "Guarantor", and collectively with the Borrower, the "Obligors"). All capitalized terms used herein but not otherwise defined herein shall be given the same meaning assigned to such capitalized terms in the Note.

As of November 7, 2019, the outstanding amount owed by Borrower under the Note is \$327,276.59, consisting of \$321,976.18 in outstanding principal, and \$5,300.41 of accrued but unpaid interest. The foregoing amounts do not include any interest at the default rate, late charges and fees and unreimbursed attorney fees, which may also be due and owing and which have accrued and continue to accrue and for which Borrower and Guarantor are liable.

The Obligors are currently in default of their obligations set forth in the Note and the other Loan Documents as a result of the Borrower's failure to make any payments under the Note since August 9, 2019 (the "Default"). Pursuant Section 8(a) of the Note, the Borrower shall have ten (10) days to cure the Default.

While the Bank stands ready to continue discussions with the Obligors, if, on or before November 22, 2019, the Default is not cured or another arrangement is not made with the Bank in writing acceptable to the Bank in its sole discretion, the obligations of Borrower under the Note shall automatically be accelerated without further action by the Bank and the Note shall be due and payable in full. In addition, Bank will proceed with exercising its rights and remedies under the Note, including but not limited to filing a lawsuit and seeking a judgment against the Guarantor and Borrower and pursuing all other rights and remedies under the Loan Document.

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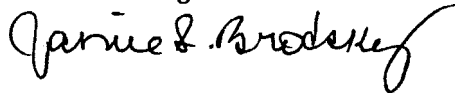
November 8, 2019
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Please be advised that any negotiations between the Bank and either Obligor shall not constitute a waiver of Bank's right to exercise its rights and remedies under the Note or otherwise at law or in equity, unless such waivers are in a written document signed on behalf of the Bank. Similarly, neither this letter nor any statement by or on behalf of Bank as to the amounts due and owing under the Note and the other Loan Documents shall constitute a waiver of any rights of the Bank to collect any additional amounts to which the Bank may be lawfully entitled pursuant to the terms of the Note, other Loan Documents or otherwise at law or in equity.

If you have any questions about this Letter or would like to discuss this matter further, please feel free to contact Andy Morelli at 313.230.9748.

Sincerely,

Stoll Keenon Ogden PLLC

A handwritten signature in black ink, appearing to read "James E. Broderick", is written over the typed name of the law firm.

Cc: Mr. Andy Morelli, Vice-President Fifth Third Bank



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January 29, 2020

Via FedEx Overnight Mail and Regular Mail

DLG Medical Sales, Inc.
11524 Providence Road Suite 211C
Charlotte, NC 28277

Kotto Yaphet Paul
15409 Brem Lane
Charlotte, North Carolina 28277

Re: Payment Default

Dear Mr. Paul:

Stoll Keenon Ogden PLLC represents Fifth Third Bank (the "Bank") in connection with a loan made by the Bank in favor of DLG Medical Sales, Inc. (the "Borrower"), which loan is made pursuant to that certain Term Note made by the Borrower in favor of the Bank dated effective as of March 7, 2018 in the principal amount of \$386,580.86 (as amended and/or renewed from time to time, the "Note") and which loan is guaranteed by Kotto Yaphet Paul (the "Guarantor", and collectively with the Borrower, the "Obligors"). All capitalized terms used herein but not otherwise defined herein shall be given the same meaning assigned to such capitalized terms in the Note.

As of January 29, 2020, the outstanding amount owed by Borrower under the Note is \$308,965.37, consisting of \$306,087.37 in outstanding principal, and \$2,878.00 of accrued but unpaid interest. The foregoing amounts do not include any interest at the default rate, late charges and fees and unreimbursed attorney fees, which may also be due and owing and which have accrued and continue to accrue and for which Borrower and Guarantor are liable.

The Obligors are currently in default of their obligations set forth in the Note and the other Loan Documents as a result of the Borrower's failure to make the January 2020 payment in the amount of \$5,729.29 that is currently past due under the Note (the "Default"). Pursuant Section 8(a) of the Note, the Borrower shall have ten (10) days to cure the Default.

Please be advised that any negotiations between the Bank and either Obligor shall not constitute a waiver of Bank's right to exercise its rights and remedies under the Note or otherwise at law or in equity, unless such waivers are in a written document signed on behalf of the Bank. Similarly, neither this letter nor any statement by or on behalf of Bank as to the amounts due and owing under the Note and the other Loan Documents shall constitute a waiver of any rights of the Bank to collect any additional amounts to which the Bank may be lawfully entitled pursuant to the terms of the Note, other Loan Documents or otherwise at law or in equity.

If you have any questions about this Letter or would like to discuss this matter further, please feel free to contact Andy Morelli at 313.230.9748.

Sincerely,

Stoll Keenon Ogden PLLC

A handwritten signature in black ink, appearing to read "Jamie S. Brodsky", is written over the typed name.

Cc: Mr. Andy Morelli, Vice-President Fifth Third Bank
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